

13281 U.S. PTO
0222504



INTELLECTUAL PROPERTY DEPARTMENT
HUNTON & WILLIAMS LLP
1900 K STREET, N.W.
WASHINGTON, D.C. 20006-1109

TEL 202 • 955 • 1500
FAX 202 • 778 • 2201

YISUN SONG
DIRECT DIAL: 202-955-1966
EMAIL: YSONG@HUNTON.COM

0313135U.S.PTO
10/784968

022504

February 25, 2004

FILE NO: 47004.000276

UTILITY PATENT APPLICATION TRANSMITTAL

Attorney Docket Number: **47004.000276**

First Named Inventor: **Connie June Colman**

Title: **METHOD AND SYSTEM FOR REAL ESTATE LOAN ADMINISTRATION**

Customer No. **21967**

TO: **MAIL STOP PATENT APPLICATION**
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Attached are the following for filing with the U.S. Patent and Trademark Office:

1. Fee Transmittal Form (original and duplicate)
 2. Small Entity Status Claimed: Independent Inventor
 Small Business Concern
 Non-Profit Organization
 3. Specification - Total Pages: 56 (Including Abstract)
- Statement Enclosed
- Statement Filed in Prior Application; Status Still Proper and Desired

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MAIL STOP PATENT APPLICATION

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CLAIMS AS FILED						
	Claims Filed	Basic Fee Claims	Extra	Rate		Amount
				Large Entity	Small Entity	
Total Claims	94	20	74	\$ 18.00	\$ 9.00	\$ 1332.00
Independent Claims	8	3	5	\$ 86.00	\$ 43.00	\$ 430.00
First Presentation of Multiple Dependent Claims				\$ 290.00	\$ 145.00	\$ 0.00
BASIC FEE				\$ 770.00	\$ 385.00	\$ 770.00
TOTAL FILING FEE						\$ 2532.00
Assignment Recordation Fee						\$ 0.00
TOTAL AMOUNT						\$ 2532.00

4. Drawings - Total Sheets: 25 (Fig(s). 1-25)
5. Oath or Declaration - Total Pages: 6
- a. Newly executed (original or copy)
 New (unexecuted)
- b. Copy from a prior application
(for continuation/divisional with Box 18 completed)
- i. DELETION OF INVENTOR(s):
Signed statement attached deleting inventor(s) named in prior application.
6. Application Data Sheet
7. CD-ROM or CD-R in duplicate, large table or Microfiche Computer Program (Appendix)
8. Nucleotide and/or Amino Acid Sequence Submission (if applicable, all necessary)
- a. Computer Readable Form (CRF)
- b. Specification Sequence Listing on:
- i. CD-ROM or CD-R (two copies); or

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MAIL STOP PATENT APPLICATION

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ii. Paper Copy (identical to computer copy)

c. Statements verifying identity of above copies

9. Assignee/Applicant:

Bank One, Delaware National Association

Assignment and Assignment Recordation Form Submitted Herewith

Assignee of Record in Prior Application No. _____ :

recorded on _____ at Reel _____, Frame _____.

10. 37 C.F.R. 3.73(b) Statement Power of Attorney

11. English Translation Document (if applicable)

12. Information Disclosure Statement with PTO-1449 and References

Copies of Information Disclosure Statement Citations

13. Preliminary Amendment

14. Return Receipt Postcard

15. Priority is Claimed as Follows:

Claim Benefit of the Following U.S. Provisional Application No(s).:

If Foreign Priority is Claimed, Certified Copy of the Above Priority Document(s) is Submitted Herewith

16. Nonpublication Request under 35 U.S.C. § 122(b)(2)(B)(i). Applicant must attach Form PTO/SB/35 or its equivalent.

17. Other: _____

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18. Continuation Divisional Continuation-in-Part of
Prior Application No.: _____ filed _____

Prior application information: Examiner _____ Group Art Unit _____

- Incorporation By Reference (useable if Box 5b is marked)
The entire disclosure of the prior application, from which a copy of the oath or declaration is supplied under Box 5b, is considered as being part of the disclosure of the accompanying continuation or divisional application and is hereby incorporated by reference. The incorporation can only be relied upon when a portion has been inadvertently omitted from the submitted application papers.
- Complete Application Based on Provisional Application No.: _____
filed _____

19. Please address all correspondence to:

CUSTOMER NUMBER 21967

Thomas J. Scott, Jr.
Intellectual Property Department
Hunton & Williams LLP
1900 K Street, N.W.
Suite 1200
Washington, DC 20006-1109

20. A new power of attorney or authorization of agent (PTO/SB/81) is as follows:
- The power of attorney is to: the Hunton & Williams LLP attorneys and agents associated with **CUSTOMER NUMBER 21967**.
- Please remove as power of attorney:
- Please add as power of attorney:
21. A check in the amount of \$ **2532.00** is enclosed. In the event any variance exists between the amount enclosed and the Patent Office charges, please charge or credit any such variance to **Deposit Account No. 50-0206**.

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MAIL STOP PATENT APPLICATION

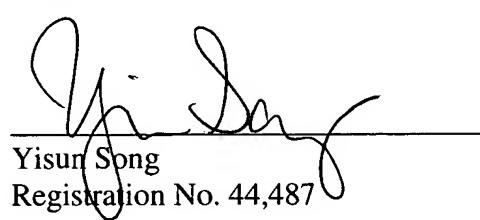
February 25, 2004

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- The U.S. Patent and Trademark Office is hereby authorized to charge any variance between the amount enclosed and the Patent Office charges to **Deposit Account No. 50-0206**.

Respectfully submitted,

By:



Yisun Song
Registration No. 44,487

YS/vrp
Enclosures

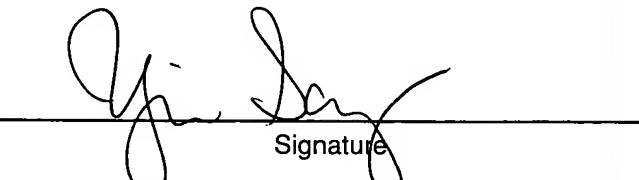
NONPUBLICATION REQUEST UNDER 35 U.S.C. 122(b)(2)(B)(i)	First Named Inventor	Connie June Colman
	Title	METHOD AND SYSTEM FOR REAL ESTATE LOAN ADMINISTRATION
	Attorney Docket No.	47004.000276

I hereby certify that the invention disclosed in the attached application **has not and will not be** the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen (18) months after filing.

I hereby request that the attached application not be published under 35 U.S.C. 122(b).

February 25, 2004

Date



Signature

Yisun Song

Typed or printed name

44,487

Registration No.

This request must be signed in compliance with 37 C.F.R. 1.33(b) and submitted with the application **upon filing**.

Applicant may rescind this nonpublication request at any time. If applicant rescinds a request that an application not be published under 35 U.S.C. 122(b), the application will be scheduled for publication at eighteen (18) months from the earliest claimed filing date for which a benefit is claimed.

If applicant subsequently files an application directed to the invention disclosed in the attached application in another country, or under a multilateral international agreement, that requires publication of applications eighteen (18) months after filing, the applicant **must** notify the United States Patent and Trademark Office of such filing within forty-five (45) days after the date of the filing of such foreign or international application. **Failure to do so will result in abandonment of this application (35 U.S.C. 122(b)(2)(B)(iii)).**

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FEE TRANSMITTAL

MAIL STOP PATENT APPLICATION

Total Amount Of Payment (\$ 2532.00)

Complete If Known

Application No.	Unassigned
Filing Date	February 25, 2004
First Named Inventor	Connie June Colman
Examiner Name	Unassigned
Group Art Unit	Unassigned

Total Amount Of Payment	(\$ 2532.00)	Attorney Docket No.	47004.000276
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METHOD OF PAYMENT (check one)

1. The Commissioner for Patents is hereby authorized to charge indicated fees and credit any over payments to **Deposit Account No. 50-0206** in the name of Hunton & Williams LLP.
2. Check Enclosed. The Commissioner for Patents is hereby authorized to charge any variance between the amount enclosed and the Patent Office charges to **Deposit Account No. 50-0206** in the name of Hunton & Williams LLP, 1900 K Street, N.W., Suite 1200, Washington, D.C. 20006-1109.

FEE CALCULATION (continued)

3. ADDITIONAL FEES

Fee Description	Fee Paid
<input type="checkbox"/> Surcharge - late filing fee or oath	\$
<input type="checkbox"/> Surcharge - late provisional filing fee or cover sheet	\$
<input type="checkbox"/> _____ Month Extension of Time	\$
<input type="checkbox"/> Notice of Appeal	\$
<input type="checkbox"/> Filing Brief in Support of Appeal	\$
<input type="checkbox"/> Request for Oral Hearing	\$
<input type="checkbox"/> Utility Issue Fee (or Reissue) (including Publication Fee, if necessary)	\$
<input type="checkbox"/> Design Issue Fee	\$
<input type="checkbox"/> Plant Issue Fee	\$
<input type="checkbox"/> Petition to Commissioner	\$
<input type="checkbox"/> Petition to Revive (Unavoidable)	\$
<input type="checkbox"/> Petition to Revive (Unintentional)	\$
<input type="checkbox"/> Petitions Related to Provisional Applications	\$
<input type="checkbox"/> Submission of Information Disclosure Statement	\$
<input type="checkbox"/> Filing Submission After Final Rejection	\$
<input type="checkbox"/> Recording Each Patent Assignment Per Property	\$
<input type="checkbox"/> Filing Request for Reexamination	\$
<input type="checkbox"/> Other (specify) _____	\$

FEE CALCULATION

1. BASIC FILING FEE Large Entity Small EntityFEES PAID

Utility Filing Fee	\$ 770.00
Design Filing Fee	\$
Plant Filing Fee	\$
Reissue Filing Fee	\$
Provisional Filing Fee	\$

2. EXTRA CLAIMS FEES

CLAIMS AS AMENDED

For	Number Present	Highest Number Paid For	Extra	Rate		Amount
				Large Entity	Small Entity	
TOTAL CLAIMS	94	20	74	x \$ 18.00	x \$ 9.00	\$ 1332.00
INDEPENDENT CLAIMS	8	3	5	x \$ 86.00	x \$ 43.00	\$ 430.00
MULTIPLE DEPENDENT CLAIMS				\$ 290.00	\$ 145.00	\$ 0.00
TOTAL EXTRA CLAIMS FEES						\$ 2532.00

SUBMITTED BY

Complete (if applicable)

Typed or Printed Name *Yisun Song* Registration No. 44,487Signature *Yisun Song* Date 2/25/04